

Bangalore Mirror

ON SATURDAY

TEMP Max 30 | Min 17 | Humidity 22%

Misty morning and partly cloudy

Sensex 58,152 | Nifty 17,374 | Gold 49,970 | Silver 66,900 | Dollar 75.38 | Euro 85.93 | GBP 101.93



NOTES FROM BENGALURU CHANCELLORS' CONCLAVE 2022

- Industry should put effort into training students
- Stop the brain drain

PAGE 8 & 9



ON AN OUTREACH MISSION

Colleges counsel, talk to students to keep controversy at bay

PAGE 11

Groundwater level in parts of Bengaluru Urban and Rural drops four metres despite more than average rainfall, report says

IN TOO DEEP

'Construction sites should use recycled water'

Garima Prasher
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TWEETS @BangaloreMIRROR

Despite the incessant rainfall last rainy season, groundwater level in Bengaluru Urban and Rural districts has gone down, a report by the Groundwater Directorate of Bangalore has revealed.

The report compared groundwater levels in December 2020 and December 2021.

While the average groundwater level in Yelahanka taluk dipped by almost four metres when compared to December 2020, Anekal recorded a drop of two metres.

Experts blamed it on rampant urbanisation and lack of proper planning: 'while the city's undulating landscape is perfect for the creation of filtration wells, it is not being taken seriously'.

"It surely is a warning for all of us as a big chunk of the city's population depends on groundwater. However, there is little that we are doing towards improving the situation. While we had only 4% of the city under concrete in 1973, today, it is over 80%. While rainfall is there, concrete surfaces block water



harvest. Most of the rainfall is not conserved as the water does not percolate. Percolation happens when there is a pervious area in the landscape, either in the form of vegetation or waterbodies. If this trend in concretisation continues, we will soon run out of water," said Dr TV Ramachandra, Centre for Ecological Sciences, IISc.

Due to copious rainfall last year, experts said, contrary to the report, most places should have recorded an increase in the

groundwater level. However, heavy construction activity in various parts of the city cannot be overlooked.

"Construction activities are one of the biggest worries. Many big construction projects under-way use freshwater. Construction sites should use recycled water," said V Ramprasad, co-founder and convener of Friends of Lakes.

Taluku under Bengaluru Rural fared no better. In Hoskote and Nelamangala, the report showed the average groundwater level fell

When you go deeper, geological strata have trace elements. Water quality starts degrading...

— Dr TV Ramachandra, IISc

by four metres when compared to December 2020.

"A lot of landscape degradation has happened in the rural areas.

CONTINUED ON PAGE 12 >>

Mobility Umbrella

Citizens demand BMLTA bill be passed in upcoming assembly session



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TWEETS @BangaloreMIRROR

Amidst haphazard planning and management of public transport leading to daily traffic chaos, citizens are asking for the much-awaited unified transport body that will integrate multiple government agencies and come up with initiatives such as the common mobility card and multimodal transport hubs.

The Bengaluru NavaNirman Party or BNP launched an online campaign, BMLTABeku, to persuade the Chief Minister and state government to table the Bengaluru Metropolitan Land Transport Authority (BMLTA) Bill in the upcoming assembly session slated to begin on Monday. So far, the petition has received 2,000 plus signatures.

At present, agencies such as the transport department, Bangalore Metropolitan Region Development Authority, BDA, BMTC, BMRL, BBMP, and traffic police are responsible for planning, developing, implementing, and managing the city. Given the involvement of multiple institutions and departments, overlap of responsibilities and functions is impeding planning and implementation, the petition said.

Lalithamba BV, head of campaigns of BNP said: "It is important for any city to have a clear owner of a regional mobility strategy or plan. Bengaluru being the second most

CONTINUED ON PAGE 4 >>

The rise and fall of Omicron

Iffath.Fathima @timesgroup.com
 TWEETS @BangaloreMIRROR

The Omicron variant was the root cause for the third wave, causing it to spread faster among people, but causing lesser impact among covid-positive patients. Until February 11, over 1,115 Omicron cases have been detected in the state, while the dominant sub-lineage of Omicron was BA.1.1.529 comprising of 72.37 per cent cases between December and February.

Going by the data of Health and Family Welfare Department (HFW), amongst the genome sequenced covid variants identified, over 807 samples of the total 1,115 of BA.1.1.529 were detected in Karnataka. Of these 807 samples, 745 were detected starting January 1, 2022 and 62 until December 31, 2021. Omicron as a whole saw 66 samples until December 31

and 1049 since the beginning of the new year.

Experts pointed out that overall, the clinical manifestation of Omicron has been mild. "As of now, we are seeing 60-70 per cent of Omicron cases. Majority of the cases are in home isolation due to mild symptoms of Omicron are getting the necessary supportive therapy. For those, who are coming in to hospitals for admissions it is the Delta variant that we are seeing. In cases of Omicron, it is those with comorbidities," said Dr Anoop Amarnath, Head, Scientific Board and Chairman-Geriatric Medicine, Manipal Hospital and member of the state's Covid-19 Critical Care Support Team (CCST).

"What we need to check is the test positivity rate (TPR), hospitalisation and mortality rate. We have seen that the TPR has been coming down, if the transmissibility was high then the TPR would also shoot up," he said.

In Karnataka so far, the alpha variant detected until December 31, 2021 were 156, while Beta had eight samples testing positive. From January-February 2022, both these variants did not have any cases in the state.

While for Delta and its sublineages, a total of 4,431 samples have been identified. Over 4,027 samples were identified till last year and 404 this year.

Meanwhile ETA, Kappa and Pango reported 184 cases until last year and 102 samples were identified this year. Altogether, including Omicron variant and its sublineage, Karnataka has a total of 5,996 samples of variants identified.

Recently the Lokayukta had questioned the Ministry of Health and Family Welfare if the government has collected data pertaining to variants of concern and variants of interest in the country during the pandemic.



Health workers collect swab samples for testing from passengers at city railway station

Replying to that, Dr Mansukh Mandaviya, Minister of HFW stated that as per data from INSACOG, 84,386 cases of variants of concern (VOC) and 5,605 cases of variants of interest (VOI) have so far been sequenced in the country and 52 labs in India were working towards genomic sequencing.

From the 84,386 variants under VOC, Delta variant contributed the highest with 42,571 samples reported. Delta-plus reported 19,967 cases and third Omicron reported 17,360 cases. Alpha variant reported 4,265, while Beta at 220 and Gamma 3. Amongst the VOI, Kappa had reported 5,603 cases and ETA with just 3.



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4 THINGS TO DO

01 Wall of Love

Be a part of the Urban Solace Wall of Love! Just go over to the café all through the month of February, pick up a heart and write down what love is to you! Over the last 11+ years, the Urban Solace Wall of Love has been a singular attraction that brings hundreds of guests who come into Urban Solace and write down on a paper heart what love means to them... These expressions are an indication of the mind and heart that people are in.

Where: Urban Solace, Annaswamy Mudaliar Road; Readers can WhatsApp their message to 9845013055 or send an email to myurbansolace@gmail.com

03 Sacred Sentinels

KYNKYN.com's latest virtual exhibition, Sacred Sentinels, features Hyderabad-based artist Bhaskar Rao Botcha's looming, moody treescapes. Trees are the central and recurring characters in Bhaskar Rao Botcha's strikingly atmospheric paintings. Drawing from memories, personal history, culture, folklore and a love for nature, Botcha's acrylics on canvas are beguiling reflections and meditations on the nature of trees. Sacred Sentinels, which is equal parts botanical and poetic, celebrates our deep affinity for trees and the ancient and timeless bond that we share with them.

Where: KYNKYN.com; **When:** Till March 5

02 Farmer speak

Have you ever wondered where your food comes from, who grows it, or what it takes? Swing by on Sunday to meet with some farmers and find out for yourself, at the first edition of the monthly Farmers' Market at Bangalore Creative Circus. The market will be open from 9am to 3pm, or until stocks last, so do come early. Don't forget to bring your own bags and containers to take home your farm fresh produce. There will also be live music by a couple of local bands between 11am and 1pm. **Where:** Bangalore Creative Circus, 12/2, Yeshwantpur Industrial Suburb **When:** Feb 13, 9am - 3pm **Entry:** Free, 9591668282

04 All about love!

Go celebrate love with Motojojo.X. TheCulinaryCat the unconventional way this Valentine's weekend with potluck, music, conversations, and lots of fun. Get ready for a fabulous Sunday evening meant especially for singles to not have any FOMO on Valentine's weekend! **Venue:** HRBR Layout; **When:** Feb 13, 6.30 pm; **Tickets:** motojojo.co/event-details/bangalore-350

Property hotspot that connects to all

With State Government approving the Peripheral Ring Road project, it will provide direct connectivity to the airport and all the way till Hosur Road

According to the project, the main arterial road connecting 8th mile to Chikkabanavara will get a facelift. Earlier, Hesaraghatta Road was a two-lane road. Then, the road was turned into a four-lane and then it was widened. However, for a long time, the residents were demanding a better road. Now, the time has come for a new look of Hesaraghatta road where the street lights, good quality roads will welcome Bangaloreans towards Hesaraghatta road.

Even the property buyers and developers agree that connectivity is the major plus point for the property buyers. Currently, there is a Metro network till the 8th mile. With the State Government approving Peripheral ring road, it will provide direct connectivity to the airport and all the way till Hosur road. Currently, the NICE Road is also a big plus point. The BMTC is currently operating services via NICE Road which is a big boon for the residents to head to Electronics City and Whitefield and this helps the people to avoid the city traffic to reach the tech campuses.

As Chikkabanavara is connected by a train, now, many are taking trains to reach the city thereby avoiding the busy traffic roads. If you



Hesaraghatta Road is now turning out to be the education hub of Bengaluru

stay in other parts of the city, probably, you may not have so many commuting options to reach offices. So, the residents prefer Hesaraghatta as the next destination for buying properties.

Hesaraghatta road is now turning out to be the education hub of Bengaluru as a dozen top colleges including engineering, medical, nurs-

ing, diploma and other colleges. As a result, students from multiple countries as well as Indian states study here. This has introduced a cosmopolitan culture with posh localities, buildings, clubs, swimming pools, sports arenas and other modern facilities coming up in and around Hesaraghatta road.

Geographically, Hesaraghatta Road connects the 8th mile on Tumkur Road to Hesaraghatta. According to experts, the development of properties in and around Hesaraghatta is said to see a big boom for various factors. Initially, it was the proximity to Tumkur Road and Peenya Industrial area aided the growth of the area. However, now, the Metro connectivity (Dasarahalli and Nagasandra stations) has encouraged many to relocate to Hesaraghatta road so that they can easily skip the city's traffic by travelling in Metro and then head back to their homes. The road from 8th mile to Chikkabanavara is being four-laned while there is a proposal to four-lane the extended portions. The BBMP is also proposing to give the Hesaraghatta road a swanky look by making it a white topped road in the near future.

Many plan to buy property in Hesaraghatta road for the alternative options it provides. There are a number of alternative routes which help the motorists from Hesaraghatta easily to travel to CBD areas. The Bruhat Bangalore Mahanagara Palike (BBMP) has constructed an alternative road that connects the Hesaraghatta road near Bagalagunte to Outer Ring road thereby giving motorists a by-pass of six kilometres from highly congested Tumkur Road.

Hesaraghatta road is also a popular destination for cyclists. Every day, one can see scores of cyclists taking this road while the number soars to hundreds on weekends. The public transport, especially the BMTC buses, have excellent connectivity. Besides this, the Chikkabanavara station is set to become a major station for the Bengaluru suburban train which can help many to take a train in the near future.

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Namma Metro is on a fast track now

BMRL begins using U-girders on ORR-KIA line, to expedite works, two years after announcement



U-girders being created at the casting yards in Whitefield

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As the ball gets rolling on Phase 2A, the casting of the first U-girder on the Outer Ring Road (ORR) line commences. This would be the first time that Namma Metro will utilise this technology to expedite the work.

The contractor responsible for package 2 of Phase 2A, Shankaranarayana Constructions, has started the work on the 9.7-km-long stretch using the U-girder technology. The Metro had announced its decision to shift to U-girders on the ORR-KIA line two years ago.

“Shankar Narayana

Constructions Private Limited, BMRL's contractor for ORR's Package 2, created two casting beds of 146 metres each to use to cast five U-girders, 28 metres long each, at their casting yard near Whitefield. They have started the work to cast these girders today onwards. Each U-girder will weigh about 165 tonnes,” BMRL stated.

“Work has commenced utilising the U-girder technology. These U-girders will be used to build the viaducts in the entire stretch of Phase 2A and 2B. Earlier we used to place individual segments that were joined together to build viaducts between two piers. Now, using precast, pre-tensioned structures roughly 25 to 28 metres long, the entire stretch can be built in one piece” said BMRL Chief PRO Yashvanth

Chavan.

BMRL's decision to utilise the technology is expected to speed the work on the stretch. According to reports, an entire U-girder can be built overnight while a box-girder takes roughly 5 to 6 days for the same stretch. This also allows laying of tracks immediately.

U-Girders are prepared in casting yards and brought to the sites. Once cast, they can be launched with the help of high capacity cranes. However, it involves careful planning and requires a lot of precision to build them. U-Girders are used in Metro projects across the globe as they help in reducing construction time considerably and they have already been tried and tested in Metros in Delhi, Chennai, Kochi and Mumbai.

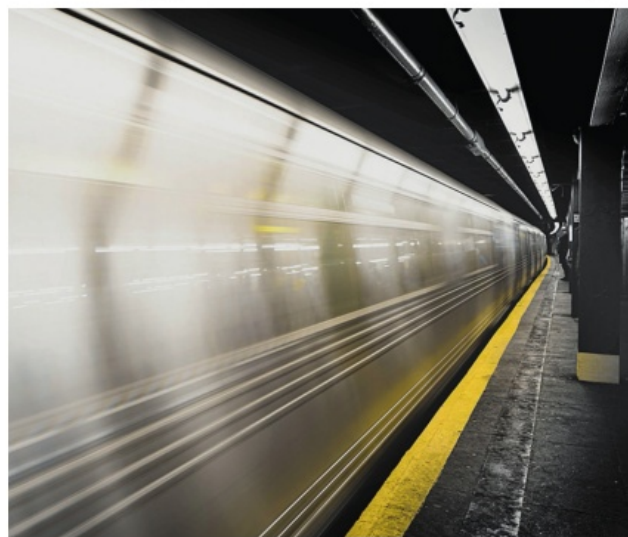
United for Bengaluru mobility

CONTINUED FROM PAGE 1

congested city in terms of traffic in the country, it essentially needs an empowered and comprehensive regional planning authority. The stated aim of the bill is the integration of social, economic, and spatial development policies and plans to advance sustainable urban transport.”

In September, a draft bill of BMLTA was put on public domain by DULT; however after inviting suggestions from the public, the bill hasn't been passed.

Srikanth Narasimhan, founder and general secretary of the BNP said the BMLTA bill is an outcome of fourteen long years of discussions, and despite every stakeholder agreeing on the need for BMLTA, the bill still languishes awaiting legislation. “The recently concluded Belagavi winter session of the Karnataka legislature too, disappointingly failed to pass the BMLTA bill. Currently, lack of coordination amongst the agencies has meant that private vehicles are growing exponen-



In September, draft BMLTA bill was put on public domain by DULT

tially and perennially stuck in traffic jams; public transport ridership numbers continue to plummet and commuters suffer a poor quality of service,” Narasimhan added.

According to citizens, as the BDA has announced the preparation of the master plan 2041, with the absence of BMLTA, an

informed and debated consensus on land use and transport integration is not possible: the city will again face the familiar consequences — poor and isolated plans of different agencies which are poorly implemented leading to further degradation of mobility and quality of life in the city.

Jilted lover stabs woman in city outskirts

In a shocking incident, a jilted lover stabbed a woman multiple times near IB Circle in Doddaballapur city in Karnataka on Friday.

Prabhavathi (38), suffered serious injuries and been admitted to a private hospital in Bengaluru where her condition is stated to be critical.

The accused has been identified as Girish (31). According to police, accused Girish had barged inside the woman's house with two knives and attacked the woman this morning.



Prabhavathi has received stab injuries in the neck, abdomen, back and shoulders.

She worked as a staff nurse in a hospital where the accused Girish worked as an accountant. Both were in love, police said.

They decided to get married and their parents also gave their consent.

However, the woman's family changed their mind and decided against the alliance.

Enraged by this, Girish stabbed Prabhavathi and escaped.

Doddaballapur City Police have launched a hunt for the accused.

—IANS



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Mysore Road a dream destination

Perk of a home here is that one can travel to anywhere in Bengaluru quite fast

There is a great traction among property and apartment buyers towards Mysore Road. With many projects from budget to premium coming up on Mysore Road, the eyes of investors as well as home buyers are now heading southwards. Property developers say that the key infrastructure projects on Mysuru road will propel the realty growth.

The advantage of Mysore Road home is that one can travel to any place in Bengaluru quite quickly due to NICE Road, Metro and train. On the other hand, the new 10-lane road to Mysuru will help people move to other nearby cities in a hassle-free manner.

Currently, the big plus point for buyers are the extension of the Metro network on Mysore Road and added new stations like Nayandahalli, RR Nagar, Jnana Bharati, Pattangere, Kengeri Bus Terminus and Kengeri.

The BMRCL will also be adding a seventh station where the Challaghatta Metro depot is located. The new station located across NICE Road will help people to commute to other parts of the city as well.

Meanwhile, the Bengaluru-Mysuru section work has gath-



Currently, the big plus point is the extension of the Metro network on Mysore Road

A 4.22-km flyover is being built near Panchamukhi Ganesha temple. The Bengaluru-Mysuru section will have 53-km of Greenfield roads in the form of bypasses

ered pace and is now estimated to be completed by Dasara this year. The works have been divided into two phases; Bengaluru-Nidaghatta has seen 51 per cent of completion of work while the Nidaghatta-Mysuru portion has only seen 30 per cent completion.

A 4.22 km flyover is being built near Panchamukhi

Ganesha temple. The Bengaluru-Mysuru section will have 53-km of Greenfield roads in the form of bypasses; Bidadi (7 km), Ramanagara-Channarayana (22 km), Maddur (7 km including 3.5 km of elevated highway), Mandya (10 km) and Srirangapatna (7 km). A new lay-bye with amenities will be created at Ramanagar bypass road.

The toll booths will come up at Kumbalgodu and Srirangapatna. The authorities have also identified 69 junctions along the highway which will see 50 underpasses and 19 flyovers so that there are no crossings at grade junctions. When this project was announced in 2018, the cost was estimated at Rs 6,400 crore and now it has been revised to Rs 8,066 crore.

“ The Metro train to Kengeri is a big boon as many properties are just minutes away from the Metro station. The areas in and around Kengeri are seeing a big push in terms of infrastructure. Today, Mysuru road has good connectivity to any part of the city in



less than 30 to 40 minutes thanks to NICE road and the 10-lane highway. While many areas in the city are struggling with water, there is good water connection here. Many other areas have become concrete places; this area has a lot of greenery. If we look at appreciation of property prices, the doubling rate is quite high. Investors if they want to invest here, it is the best bet here. For individual houses, it is easy to commute if they construct a house besides they stay in a peaceful environment and can have budget friendly homes.

-Siddharth Gautam, Head - Sales, Marketing & CRM VBHC Value Homes

Housing affordability at decadal best

One of the most expensive assets is real estate, and thus it is no surprise that it is often riddled with affordability issues.

However, according to Knight Frank India's Affordability Index, Indian markets are at their decadal best in terms of housing affordability.

Millennials make merry

The increased affordability has benefited millennials the most. Experts believe that this is because they have to shell out a lesser percentage of their salary as compared to their parents and thus can afford to invest in a home at an early age.

“My parents bought a house in 2015 in Surat. However, recently, we realised that the



The increased affordability has benefited millennials

houses in newer constructions in the same area were in the same price ballpark as our home back in 2015. Simple math helped us understand that I could fund the EMIs on my own. Thus, I dipped into my savings for the down payment, borrowed some from my parents and bought my own

house,” says Dinesh Patel (32), an IT consultant.

The reason Patel bought a home was to be close to his extended family in Gujarat while also having an asset to his name. Anarock's Consumer Sentiment Survey states – millennials prefer buying over renting homes.

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A date in March for delayed K-RIDE project

₹15,767-crore Bengaluru Suburban Rail project to start on-ground work by March-end

Garima Prasher
mybangaloremirror@timesgroup.com

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The Rail Infrastructure Development Company (Karnataka) Limited (K-RIDE) has said that the on-ground work for the Bengaluru Suburban Rail project will begin by March-end. The project is budgeted at a whopping Rs 15,767 crore.

Earlier, the project was supposed to start by the end of February.

"We are expecting the on-ground civil work to start by the end of March. The first civil engineering tender is opening on February 20. We are working round-the-clock to ensure that the tender gets finalised by the mid of March and once that is done, we can immediately start the civil work. The project is on course," said Amit Garg, managing director, K-RIDE.

According to K-RIDE officials, the tender process for the Suburban Rail project is a complex one with multiple levels of appreciation and acceptance and thus the process can be time-consuming. They informed that the tender was floated in November 2021. "These are very large value tenders that involve thousands of crores of rupees. To add to that, the Suburban Rail project tender is an EPC tender, involving engineering, procurement and construction contracts.

This implies that the contractor will have to prepare the bid after a detailed and exhaustive analysis of the project. The engineering phase involves planning and designing parts. The contractor has to survey a total of 25 km foot by foot and then the structure is put up. This structure



Officials say that the tender process is a very complex one with multiple levels of planning and exhaustion, making it a time-consuming process

The Centre had in October 2020 cleared the much-delayed project comprising four corridors

has to be designed by a team before the contractor can arrive at a total cost estimate. The bid is prepared based on this estimate. For a tender worth thousands of crores, one can imagine how much due diligence is being followed," said a senior K-RIDE official.

According to K-RIDE, the bid estimation process also involves intricate work such as soil-testing and estimating water depth to analyse bearing capacity and structure stabilization. "Multiple teams from

each construction company are working on the site just to reach the bid process. The bid document itself will be thousands of pages," said the official.

The Union Government in October 2020 cleared the much-delayed Bengaluru Suburban Rail project with four corridors at a sanction cost of Rs 15,767 crore. The Centre had also asked the government of Karnataka to expedite completion of one of the corridors, KSR Bengaluru City - Devanahalli, within three



On Jan 18, BM had reported about the KSR Bengaluru City - Devanahalli corridor under the Bengaluru Suburban Railway Project likely to miss its 2023 deadline

years, while giving six years for the rest of the three corridors. However, none of the corridors, including the expedited one, has seen the light of day yet, inviting criticism from citizen groups in the past.

The sanctions for Bengaluru Suburban Rail Project (148.17 km in four corridors) were given a green signal by Cabinet Committee on Economic Affairs (CCEA) in October, 2020. Karnataka Rail Infrastructure Development Corporation Limited (K-RIDE), a Joint Venture Company by Government of Karnataka (51 per cent) and Ministry of Railways (49 per cent) is executing this project.

So far, K-RIDE has completed the preparatory activities like approval of technical documents, geo-technical investigation identification of utilities to be shifted, negotiations for external funding etc.

Around 85 per cent of the land required for executing BSRP is already available. Process for acquiring remaining land is at advanced stage. Tender for physical work is at different stages of finalisation. Approximate amount of Rs 103.82 crores has been spent for the BSRP till January 31, 2022.

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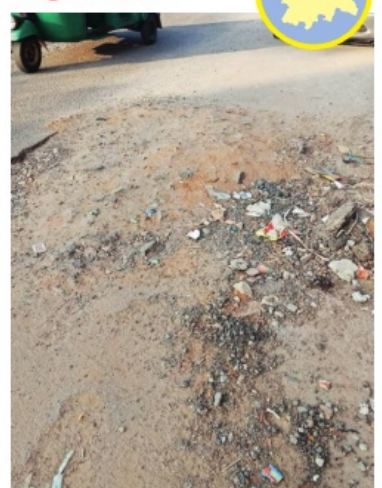
This pavement is in a bad condition and must be repaired at the earliest.

Parking problem
Jayanagar



The parking area in 4th Block is constantly being littered. Authorities must clear the waste to make space for vehicles.

Accident-prone
Nagarbhavi



A part of Nagarabhavi Main Road is severely damaged and is a potential site for accidents. The area has to be immediately repaired.

TN bans night travel on Sathyamangalam forest route

Prakash VL
mybangaloremirror@timesgroup.com

TWEETS @BangaloreMIRROR

If you are travelling to Coimbatore, Sathyamangalam and Kerala via Dhimbam Ghat, then you may not be able to travel at night. Following a directive from Madras High Court, the night ban on Dhimbam Ghat kicks off from Thursday.

The night ban has evoked mixed reactions. While the green activists welcome this, the locals are opposing this as this is a key road that connects Bengaluru and Mysuru to nearby areas. For those travelling from Bengaluru via Kollegal and Chamarajanagar towards Coimbatore, this is the key road connecting to the neighbour State. As many long-distance travellers use this road, many of them prefer to travel at night.

G Chandan, a Bengaluru-based techie said, "As this is a contiguous forest, wildlife crossing is quite common and frequent vehicular crossing on this road is certain to create disturbances to the wildlife. Hence, I welcome this ban order."



In January last week, the Madras High Court had directed the NHAI to consider prohibiting vehicular movement between 9 pm to 6 am on NH-958, which passes via Sathyamangalam Tiger Reserve (STR). This was done to prevent wildlife deaths caused by road accidents in STR. Statistics show that during the last 10 years (2012-2021), around 152 wild animals including three leopards were killed on this stretch. It was also brought to the notice of the court that many drivers were not adhering to speed limits. The road between Thengumarahada and Bannari Main Road runs

into the core area, which falls within STR and 30 per cent of tigers move in and around the area. The area is also considered as a breeding place for tigers and other wildlife animals. The judges said that as the area was vulnerable where the wild animals were supposed to move freely. In 2019, the Erode Collector had issued an order banning night traffic which was then challenged in the court. Chinnanajawamy, a businessman said, "This road is used to supply vegetables frequently. Most of the transport happens during the night times and night travel will affect our business."

V Prabhakar, president, Chamarajanagar District Commerce and Industries' Association said, "The night ban could lead to many issues. As Bannari Ghat is one of the dangerous roads, the vehicles travel at a slow speed and hence they will be very cautious of any animal movement." Currently, there is a night travel ban on the Bandipur stretch and some of them would take the Sathyamangalam route as a detour in the night. Now, with this road being out of bounds, many locals feel cut off from the inter-state travel at night

How to pick the right home loan tenure?

Selecting the right tenure for your loan can reduce your overall loan burden. Do your due diligence to opt for the right tenure

Adhil Shetty
 mybangaloremirror@timesgroup.com

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Buying your own house is one of the biggest investments in life. Since it is a high-ticket transaction that cannot be undone or undertaken often, it becomes important for buyers to evaluate every step of the process carefully. One of the critical things we need to assess at the time of purchasing a home is the home loan. And while there are multiple factors to consider and negotiate on, one factor that has a significant impact on your money outflow, in the long run, is the tenure of the loan.

Why is it essential to analyse and negotiate on a home loan tenure? Here are five factors that impact loan tenure and understanding them bet-



ter can help you choose the right tenure for your home loan.

Deciding tenure

Typically, the repayment tenure for a home loan can start from five years and go up to 30 years. Some lenders are maybe even willing to look at 35 years in exceptional cases.

The tenure has a direct impact on your EMI and the interest you end up repaying. This is because the interest payable on the loan is calculated at the beginning based on the projected tenure and then the principal and

interest are split into monthly instalments, i.e., the EMI. So, the longer the tenure, the higher the interest accrued on the loan. A longer tenure gives you the benefit of smaller EMIs, but the overall interest you end up paying goes up. Similarly, if you choose a shorter duration then your EMI will be higher but your total interest will be much lesser.

It is essential to hit the sweet spot between the tenure and EMIs as the home loan is a long-term financial commitment, and one that you are required to pay consistently and

effortlessly as not being able to do so will have very serious consequences for your financial and emotional stability.

Age matters

If you are in your 20s or 30s, then it makes sense to choose a longer tenure of 20-30 years. Doing this will help you manage your loan well in the current time, which will have a positive impact on your credit score. You may even be able to use this opportunity to negotiate for a lower rate basis your consistent repayments in the first few years of the repayment. You can always clear your debts when you have got additional money to pay your home loan partially or fully. But ensure your home loan lender allows you to pre-pay or foreclose the loan without any penalty.

Your age may also impact the tenure you will be eligible for. For example, a 25-year-old borrower will retire at 60. So, they can choose a 30-35-year home loan tenure. A 40-year-old person may need to go for a loan of tenure less than 20 years so that they can clear their debts before their retirement. However, if you are a pension-drawing employee then you can consider a tenure even beyond your retirement as you will still have a regular flow of income.

Income

Your tenure is also a function of your income. A simple calculation can tell you what will be your EMI obligation if you choose a particular tenure. Lenders consider the Fixed Obligations to Income Ratio (FOIR), which is a measure of your overall obligations including EMIs, fixed expenses such as rents, food and groceries, etc. while considering a loan application. Typically, it is advisable to keep the overall FOIR around 50-60 per cent. This means you should not have an EMI of more than 30-40 per cent of your total monthly income so that managing all other expenses and emergencies do not put any undue stress on your finances. That is why it is essential to take your current income into account while deciding on the home loan tenure. An ideal tenure would ensure that your EMI remains well below the FOIR so that you do not have a problem in getting the loan approved or in repaying it.

Home loan amount

A higher amount home loan means a higher EMI as the principal and the interest accrued on the principal are both high. So, the shorter the tenure, the fewer would be the instalments but higher would be their size.

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Dr MR Jayaram, Chairman, Ramaiah Group of Institutions

We need support from the government as well as tweaks in their policies. Currently, private universities are providing world-class education. But there are issues like 18 pc GST and high property tax which are detrimental. I also urge institutes that have been providing quality education for 15 to 20 years to offer distance education

Dr P Shyama Raju, Chancellor, Reva University



Dr Joseph VG, Chancellor, Garden City College

Govt should allow private educational institutions to impart agricultural courses. As more than 70 pc of our population are still dependent on agriculture, it is not right to ignore these huge numbers. It is essential to provide scientific training to those involved in agricultural activities

Narayan Rao R. Maanay, Secretary, BNM Institute of Technology



Dr T Somashekar, Chairman, Indian Academy Group of Institutions

Any educational institution has to be financially very strong to give quality education. Today, due to the Covid situation, in the higher education industry, a lot of students are finding difficulty in paying the fees. Regular scholarships are taking a lot of time to reach the institutions

DK Mohan, Chairman, Cambridge group of institutions



Keerthan Kumar CEO, Soundarya group of institutions

Important exams like CET and NEET should be held on time. If there is a delay, students may head out of the State. A medical college is required to have 20 acres to operate but how is it justified if 100 property tax is imposed? We request a waiver on this tax

Rajiv Gowda S.V, CEO, East Point Group of Institution



How govt support, good research and thrust on quality can make B'luru an education hub

Bengaluru is sure to become an Education Hub if focus shifts to more of research, overall development, updated syllabi, technologically driven teaching and learning, tie up with industries, skill development and offering requisite support to universities including private and deemed. The Bengaluru Chancellors' Conclave 2022 held on Thursday in the City drew top educationists to a single platform for brainstorming on various topics on making Bengaluru an education hub. The event was organised by Vijay Karnataka, Bangalore Mirror and AD6 advertising

Educationalists and industry insiders came together to discuss how Bengaluru students can be made industry-ready during the Bengaluru Chancellors' Conclave. Experts said that 95 per cent of candidates could not be hired, not because there was no vacancy, but the applicants were not fit for the job. Globally, only 48 per cent of the employees can meet the requirements of their job while in India, only 40 per cent fit the list. According to the World Bank report on learning, an average Indian youth cannot do complex calculations. They can read but cannot decipher the meaning behind it. Studies have shown that only 40 pc of youth are employable for technical work, said Sumit Kumar (Vice-President and Business Head, NETAP at TeamLease Skills University) who was moderating the session.

Around 50 per cent of the organisations have blamed skill shortage

as one of the major reasons for lack of employment while 45 per cent of the employers have said that hiring people without the required skill set leads to a high hiring cost and 54 per cent of the organisations have said hiring people lacking talent leads to productivity issues. Educationalists and industry insiders highlighted the need for organisations and institutions to work more closely together to better train students and solve challenges faced by the industry. On one hand, educationalists complained that unlike in other nations, Bengaluru-based organisations do not consult academia for helping them address industry issues.

"In the West, corporates are depending more and more on institutions. That culture needs to happen here as well. Every now and then, a hackathon can be organized by corporates and offer letters as prizes to winners. That is one way in which they can motivate and inspire stu-

dents. It is not possible to train students to cater to the needs of every organization. So the organisations have to come together and tell academia what is the need of the hour, what are technologies we can include in our syllabus. Everywhere it is possible to bring a change in the interest of the corporate, the student and the institute, we have to bring it", said Dr Savitha, placement head at MS Ramaiah Institute.

"Once a year, I hear from institutions asking me to grant internships to their students. For the rest of the year, I don't hear from them at all. There should be more regular interactions between industry and institutions so that students are being prepared for practical challenges in the industry even while they're still studying", said Rajashekar Rai, Global HR Director of Sasmos Tech. "The industry also has to prepare the hiring managers to recognise what kind of candidates you can get from colleges. Institutions have

their own limitations. They have infrastructure issues and a lack of access to the practical issues of the industry. I represent a defence organization. We manufacture different electrical, electronic and electro-mechanical components for UAVs, missiles and aircraft. This segment cannot expect readymade students at all. It's impossible", says Rajashekar Rai, Global HR Director of Sasmos Tech. Experts also called for more apprenticeship and internship opportunities for students in the industry highlighting the role of such programs in preparing students to be ready for the industry. The apprenticeship in India is only 0.1 per cent compared to 3-4 per cent of the same in the European market and 0.5 per cent in the United States. Experts also highlighted the need for more interactions between students and industry experts. "We have mandatory internships for our students, apart from guest lecturers every alterna-

tive day by people in the industry. Our students who have completed the internships come back and give a presentation about it. We make sure at least one industry expert is present to judge the student", said Dr Reema Chaudhury, Director, Directorate of Student Affairs, and MS Ramaiah University of applied sciences. "We send our students for internships every two days a week. Apart from that, we make sure our students have regular interactions with industry experts", said Dr H R Venkatesha, Director, Acharya B School. Educationalists highlighted a silver lining of the pandemic. As virtual interactions have become more normalized, it has become more common for Bengaluru students to interact with CEOs and industry insiders sitting across the world in the US or Canada. Online seminars are easier for both students and guests from the industry to attend.



Dr Kiran G Reddy, CEO and founder principal of AIMS Institutes.

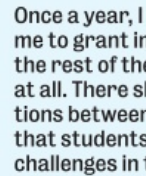
Every now and then, a hackathon can be organized by corporates and offer letters as prizes to winners. That is one way in which they can motivate and inspire students. It is not possible to train students to cater to the needs of every organization. So the organisations have to come together and tell academia what is the need of the hour, what are technologies we can include in our syllabus.

Dr Savitha, Placement head, MS Ramaiah Institute.



The "5Ds" that would help in implementing NEP - "Designing the curriculum, delivery of curriculum, developing students to be problem solvers, directing the students and devoting students to believing in the process." The experts ended the session by emphasizing that grades do not accurately reflect the true potential of the students and organisations should not gauge students based on their grades but should focus on their skills instead. They also stressed again that the collaboration of institutions and industry would benefit the students in their future.

R Samuel, Manager, Career Development Center, REVA University



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Rajashekar Rai, Global HR Director of Sasmos Tech



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Sumit Kumar, Vice-President and Business Head, TeamLease Skills Univ

There is a good industry-academia tie up in the foreign countries. We also need to have a robust tie up. There should be stress on teachers training.

Adviteya Kumar Uday, CEO, Cambridge Institute of Technology



Bengaluru which has earned many sobriquets like Silicon City, Start-up City should soon become an Education Hub

Chetan Singai, Special Officer, Karnataka Council for Higher Education

Choosing the right curriculum is key to success



Karnataka has already implemented the national education policy on October 18, 2021, and the other states are looking up to Karnataka due to their implementation policy. The NEP requires curriculums to be forward looking specially with the on-slaught of digital technology which has helped in connecting people irrespective of the time and location."

Dr Venugopal K R, Vice Chancellor, Bangalore University



Focus on syllabi in keeping with the scenario. There should be internship options in government offices

Prof. Gopalkrishna Joshi, Executive Director, Karnataka State Higher Education Council



NEP has given freedom of choice for students. Now, students can become good citizens by studying science, technology, finance, history

P Pradeep, Commissioner, Collegiate Education



"The teachers should understand what the student wants and set the curriculum. They should translate the knowledge into the generation. There is no shortage of data; but, we need to motivate students to adapt to the new learning system as well as hands-on training. Faculty members should be empowered to have a flexible thought process

Dr Kuldeep Kumar Raina, Vice Chancellor, Ramaiah University of Applied Science



"Multidisciplinary education is the way forward as we are living in an interconnected world and every discipline is very closely related with each other. Curriculum under NEP is an integrated system where skill development and other core learnings form an important part

Dr Lingaraj Gandhi, Vice Chancellor, Bengaluru Central University



"When we think of curriculum, we think of the stakeholders, which in this case are the students. The new system of entry and exit options will benefit students. We can give 40 pc of our education from open platforms. We are designing the curriculum in a way that the students get the skill not just from the core faculty but also from core values

Professor G R Naik, Vice Chancellor, Garden City University



"While designing the curriculum there are quite a few challenges, should the curriculum be designed based on the requirements of the industry or should one become leaders and make policies that would encourage people to invest here. Looking around I feel that as educationalists we are only reacting and not proacting."

Dr Nagaraju, Principal, Amrita University



"While designing the curriculum we should keep in mind that our goal is to make the students more employable and we should teach the students to be on their own, and the students should be encouraged to take up higher education. The curriculum should also help in the overall personality development of the students."

Dr S Y Kulkarni, Director, BNM Institute of Technology



IPL auction: Shreyas, Ishan, Harshal likely to spark bidding wars

The excitement will be at its peak and hundreds of cricketers and countless fans from all over the world will be on the edge of their seats when the paddle will go up and hammer will change the fortunes of many players in the

IPL 2022 mega auctions, set to be held this weekend in Bengaluru.

On February 12 and 13, the 10 franchises will fight among themselves to fill the remaining slots. Each team can have a maximum number of 25 players and at least 18 in their

squad. Amongst 590 players (370 Indian, 220 Overseas), who have registered for the auction, 228 are capped players, 355 are uncapped and seven belong to Associate Nations.

The highest reserve price is Rs 2

crore and as many as 48 players have chosen to place themselves in this bracket. There are 20 players on the auction list with a reserve price of Rs 1.5 crore while 34 players are on the list of cricketers with a reserve price of Rs one crore.

Among the Indian players, the likes of Shreyas Iyer, Ishan Kishan, Deepak Chahar, Shardul Thakur and Yuzvendra Chahal are likely to spark a bidding war when the mega-auction commences on Saturday.

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I Harsh S/o Nawal Kishor Sahay R/o H.No 10, Panchjanya, 1st Main, Veeranjanaappa Layout, Abbigere, Bangalore-560090 have changed my name to Harsh Sahay for all purposes.

I Arvind Prasanna Royam S/O, Prasanna Royam Sampathkumar Alias Royam Prasanna R/o D1-501, Golden Palms, K.narayanapura Hennur Road, Bengaluru 560077 have changed my name to Arvind Royam

I, Savithramma W/O, Srikant Cp R/o 655, 1st Floor, 3rd Cross, Kg Layout, Kathriguppe, Bsk 3rd Stage, Bangalore - 560085 have changed my name to Savithramma Clospet Srikant for all purposes.

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Hijab 'row', seriously?

Imagine this: You slap someone on the face for no reason to draw a reaction — in fact you are so desperate to evoke that reaction, so that you can blame the individual you hurt — to rake up what you call a 'row'. In fact, you have been manufacturing such 'rows' for a while.

In all likelihood, you have been directed to do so. So, who are you? You are the proverbial bully. You take pride in targeting the weak and vulnerable from the seat of power.

Well. You do not like the way someone looks; you say it's their fault. Surely, you can hold that thought in private, mind you; you are entitled to. But you cannot use the state mechanism to deprive rightful citizens of what the constitution of the Republic guarantees. Bizarre, India of the day is; a marked departure from what used to be, at home and abroad.

Whenever those who 'cannot be questioned' or 'cannot be held accountable' anymore for the pitiable state of affairs of India in 2022 inadvertently find themselves in a fix, caught off guard, all hell breaks loose causing immense harm to unsuspecting folk elsewhere.

In this part of the world, now, we must avoid a societal breakdown before things go into a tailspin.

The collateral damage is human lives, often from the lowest strata of society, as we have seen in the recent past, in the so-called 'Delhi riots' around a crucial election, or homeward bound daily wagers sleeping on the tracks run over by a train during the pandemic.

Till date those who are responsible have not been brought to book. We cannot afford another flareup of the kind instigated by bad actors for political dividends. Instead we must acknowledge the precipice of moral bankruptcy, that our rulers have left our collective conscience in, is the spectre.

When the elected representative is repeatedly cornered by the opposition on checks and balances of governance in the parliament as is the norm for any government, for instance, questioned about the exposé on alleged state excesses using Pegasus software, record unemployment, state of the economy or a 'no-welfare-measure' budget, we are presented with a so-called 'row', a convenient distraction if you will.

It does not matter if students were relieved that finally they could get back to schools and colleges after losing two whole years — on the contrary, well and good, if they are from the minority community — suits your narrative, doesn't it?

Those who are quick to call the constitution-guaranteed right to clothing as deemed fit by right-



ful citizens as a 'row' and host bar-talk-standard 'TV debates' of the kind that are usually staged in favour of powers that be must think again as the collective tries to crawl back to normalcy post pandemic.

A gash to the social fabric is the last thing we need in the desired economic revival — but you keep at it whether in power or not, always keen to disenfranchise those who aren't 'you'.

Since when did you start sitting in judgement of what clothing disturbs the social fabric of India? Things are already changing on the ground, you see, and we aren't taking note. I am told, businesses are now hesitant to set shop in Bengaluru. So much for 'conjuring up rows' at short notice that is in stark contrast to the popular tropes — startup India, digital India, ease of doing business or what have you. You were warned about this often.

In the motion of thanks to the president's address in the parliament, many members spoke at length, analysing the progress of the Union. The most bewildering was the PM's reply which was entirely spent to attack the Congress party which is the least powerful outfit in contemporary politics.

Confronting loss of face in the house of people, the gradually emerging opposition in Uttar Pradesh in the ongoing polls, and every other indicator of progressive governance hitting red, shall definitely send one scrambling for cover, and the service of a subservient media debating the 'hijab row' during primetime, to keep the electorate still in the grim-hold.

However, this tamasha would not last long, not to mention the blues on the eve of the crucial first phase of the Uttar Pradesh assembly election: the prime minister giving an 'interview', as stakes are obviously high.

Earlier, a pliant broadcast media was calling critics 'tukde-tukde' gang or 'urban naxal'. Now, these terms are used inside the parliament. Curiously, an earlier reply to a query as to who constituted the 'tukde tukde' gang did elicit a response: 'we do not know the existence of any such entity'; so have been the replies in the negative of late for many questions, be it the dead bodies that were found floating in the Ganga or deaths due to shortage of oxygen in a raging pandemic.

Behold, the new India.

On an outreach mission

City colleges talking to, counselling students to stay focused on studies

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TWEETS @BangaloreMIRROR

Owing to the ongoing controversy over the hijab, many colleges in the city have come up with a slew of preventive measures to prevent any untoward incident on their campuses once they resume offline classes. From conducting online sessions for students to training staff and teachers, these colleges are leaving no stone unturned. Some also have professional counselors on stand-by.

"While no incident related to hijab has taken place so far on our campus, we are on our toes. Although the college is not open, we have started talking to our students online and taking them in confidence before they get back to physical classes," said Dr. Chandrashekar B, principal, RC College.

Colleges say that since they have students from various religious communities on campus, they don't want to leave it to chance. "We have students from every community on campus. We recently convened a meeting of all the teachers and staff members, whereby they were coached and instructed to talk to every student. The idea is to maintain peace and harmony on the campus. But, ours is a girls' college and so far, the students have been perceptive. We are going to be doubly vigilant once offline classes begin," said Dr. H Prakash, principal, Maharani's Arts, Commerce and Management College for women.

Colleges are also resorting to counseling. "We already had the mentoring system in place, and we are using it to talk to



The deserted campus of Central College on February 9

Syllabus pending while exams impending

According to the heads of many educational institutions in the city, multiple closures have put brakes on learning and while exam season looms, syllabus could not be completed. Some had also scheduled practical exams for I PU students and are now left in the lurch.

"Just when we were picking up pace with offline classes post lockdowns, we are shut again due to the unrest. The practical exams for II PU are slotted on February 21. For I PU, while final exams are expected to begin from March 28, practicals were supposed to start from Monday. We are in lurch as there is no final decision yet on when the college will reopen. We are

in the process of speaking with parents to understand if they can send their children for the exam. We desperately want to make use of the time left in this academic year. Students should not be victims of political demonstrations," said Rincy Joseph, principal, St. Anne's PU College. While many are gearing for remedial classes, they say online sessions have not been very effective. "The final degree exam is scheduled in the third week of March, but looking at the situation, it should be pushed by at least two weeks. We haven't been able to complete syllabus due to the closures. We had online sessions, but those were not as effective," said Dr. Prakash.

the students about this issue. Apart from that, we have also coached class representatives to talk to their classmates through WhatsApp groups. There is a counselor on stand-by too in case the need arises," said Dr. Chandrashekar.

A representative of a city col-

lege said the ongoing situation is unfortunate and has paralysed the complete education system. "Many students are losing interest in their studies. However, we are encouraging students to stay focused. This is not the time to get involved in activities stoked by political parties," the representative said.

No ban on use of mobile phones in colleges: Minister

Karnataka's Higher Education Minister CN Ashwath Narayan on Friday said that it would not be possible to ban the usage of phones in colleges as digital learning has become part and parcel of the study process.

Replying to a query by reporters about speculation that usage of mobiles will be banned in schools and colleges against the backdrop of hijab row, he said: "Nowadays modern gadgets such as mobile, computer, laptop, tab, etc have become an integral part of the teaching-learning process. When such is the situation, how usage of mobiles can be banned?" "Neither students or parents should believe such rumours. The government's aim is to provide quality education to students at all levels using modern gadgets. Accordingly, usage of mobiles in institutions will be continued."

Meanwhile, Karnataka Police have conducted flag marches in various districts, including Udupi, Dakshina Kannada, Vijayapura, Dharwad, and Hubballi as a precautionary measure amid tension against the backdrop of hijab row. The Karnataka High Court has given interim order banning both hijab and saffron shawls until its final orders.

ANI

FROM THE DIRECTOR OF
2012
INDEPENDENCE DAY
THE DAY AFTER TOMORROW

MOONFALL

EXPERIENCE IT IN IMAX

RELEASING IN ENGLISH, HINDI, TAMIL AND TELUGU

IN IMAX AT

PVR CINEMAS (Forum Mall, Koramangala, 12:40, 6:45 p.m. | VR Mall, 12:50, 6:55 p.m. | Vega City, 9:50 a.m., 3:55, 10:00 p.m.) | INOX (Mantri Mall, 12:25, 6:20 p.m. | RMZ Mall, 12:25, 6:20 p.m.) | CINEPOLIS (Shanthiniketan, 12:55, 6:50 p.m.)

IN 4DX AT

PVR CINEMAS (Forum Mall, Koramangala, 9:50 a.m., 3:55, 10:00 p.m. | Orion Mall, 12:35, 6:40 p.m. | Phoenix Marketcity, 9:40 a.m., 3:45, 9:50 p.m. | Vega City, 12:35, 6:40 p.m.) | CINEPOLIS (Shanthiniketan, 10:00 a.m., 4:05, 7:05 p.m.)

PVR CINEMAS | INOX | CINEPOLIS | GOPALAN | HORROR | & Other Cinemas

State govt is sleeping on Mysuru airport extension

The extension of the airport and the runway and the inclusion of cargo flights could help boost local businesses, tourism, agriculture in heritage city

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TWEETS @BangaloreMIRROR

The development and extension of the Mysuru airport became a distant dream due to the lack of the state government's support. The public is expecting the budget will accommodate essential funds required for the extension of the airport, which will contribute to the development of Mysuru.

The runway of the airport in Mandakalli is only 1.7 kms long. This restricts movement of planes as the airport can accommodate only small aircrafts. For the arrival of Boeing and Airbus flights a minimum of 2.8 km long runway is required. The Centre accepted to fund R 700 crore to extend the airport. But the state government must acquire land for the project. This will require Rs 250 crore in the first stage of development.

Once the runway is extended, Boeing flights can also land at the airport. This will encourage tourists from Delhi, Mumbai and other cities to visit Mysuru and boost businesses for tourist spots, hotels, taxis, etc.

The extension of the runway will increase the transportation of flowers, vegetables and other agricultural and horticultural crops. These crops have a huge demand in other countries. But due to lack of transportation, they aren't exposed to the right markets. If the airport starts accommodating cargo flights, it will be beneficial for farmers in



The extension of the airport in Mysuru will require 240 acres of land and Rs 400 crore

Bidar and Vijayanagar airport shut

February 4 onwards, flights from Bidar and Vijayanagar airports have been shut due to poor patronage. It may be noted that under UDAN (Ude Desh Ka Aam Nagrik), nine airports in Karnataka are under the scheme for operations of the flights. Out of these nine airports, six airports; Belagavi, Bidar, Hubballi, Kalaburagi, Mysuru and Vidyanagar

have been operationalised for UDAN flights. The numbers of aircraft movement (arrival and departure) per week from Belagavi, Hubballi, Kalaburagi and Mysuru are 118, 66, 42 and 70 respectively. The civil aviation department said Hubballi and Belagavi airports are witnessing exponential growth in air traffic.

Mysuru as they will also be able to avail certain raw materials easily.

However, there is a problem. The Mysuru-Nanjanagud highway turns near the airport. As development of the subway is needed, land and relief is required. The DPR for the sub-subway is ready and the

first stage of work will start soon. Once the state government releases the funds, the work will start.

Member of Parliament Pratap Simha said, "I have requested the Chief Minister to release funds in the budget for building the runway. He also noted it and informed offi-

I have requested Chief Minister Basavaraj Bommai to release funds in the budget to build the runway

—Pratap Simha, Member of Parliament

cials to submit it before the cabinet meeting. I have met two days back in Delhi and requested for releasing funds. I hope the Government will release enough funds".

For the total extension of the airport, 240 acres of land is needed. The first stage requires 115 acres of land. The present runway is 1,740 metres long and might be extended for 2750 metres. Rs 400 crore is needed to extend the airport.

IN BRIEF

No penalty for late engg seat surrender

Many students have been complaining against the penalty charged for opting out of engineering to apply for medicine. As the issue was becoming controversial, Higher Education Minister Dr CN Ashwath Narayan instructed the Karnataka Examination Authority (KEA) on Friday to not levy penalties for the same on students.

This includes those who were holding their engineering seats until now and those who already got admitted into engineering courses. He stated, this provision for students will be applicable only for the current academic year. In a response to media reports pertaining to the penalty, he said, "There used to be simultaneous allotment for engineering and medical courses in previous years. But in the current year, there was a delay in allotment of seats for medical courses due to a petition filed in the court with regard to the NEET examination and this led to uncertainty."

Those who were admitted to engineering courses or held engineering seats, but have been allotted medical seats can get admitted to medical courses without paying a fine, he clarified.

Earlier, such students would have to pay a penalty five times the fee. This year, it was decided to collect one year's fee as a penalty. Now this too stands cancelled.

Plea to postpone semester exams

The commissioner of department of collegiate and technical education (DCTE) urged the additional chief secretary (ACS), department of higher education, to postpone degree semester examinations.

In his letter to the ACS, P Pradeep, commissioner, DCTE, said due to the third wave and demonstration by guest lecturers, the syllabus hasn't been completed; postponing examinations by a month will help students prepare better. —BMB

Water table down 4 metres

CONTINUED FROM PAGE 1

Many places have come up with monoculture plantations of species such as eucalyptus and rubber, which are water guzzlers. As agricultural irrigation solely relies on groundwater, it further lowers the water table," said Dr Ramachandra.

Some improvements

It is not all bleak, however. As per the report, Bengaluru East and parts of Bengaluru North have registered an average rise in groundwater level of four meters above ground level. Bangalore South has maintained the status quo.

"An improvement in the groundwater level in the East zone can be due to the rejuvenation of Varthur and Bellandur lakes. This stresses the importance of maintaining our waterbodies and desilting them," said Dr Ramachandra.

Availability of Cauvery water may

be a factor: "Predicting groundwater recharge can be a tricky business," said Ramprasad.

Going deeper into water table has consequences

On an average, water table in Yelahanka and Anekal taluks is now available at 20-30 m below ground level; in Hoskote and Nelamangala it is at 40-52 m below ground level and in Bengaluru East, Bengaluru South and parts of Bengaluru North, it can be reached at 10-20 m below ground level.

Going deeper into the water table has health implications. As per a report by the Central Groundwater Board, in majority of the groundwater samples collected from Karnataka, concentration of fluoride, arsenic and iron was found to be above permissible limits.

"This happens when you go deeper into the water table and touch the geological strata that have trace ele-

ments. Water quality starts degrading. The only way to improve groundwater water quality is by improving land cover and land use, augmenting recharge capacity," added Dr Ramachandra.

Way forward?

Experts are of the view that desilting of lakes, catchment management and rainwater harvesting at household-level can restore groundwater levels.

"Groundwater Directorate should draw up a management plan to ensure demand is managed vis-a-vis supply. Every taluk should have a groundwater management plan," said S Vishwanath, Urban planner and water conservation expert.

Catchment area and lake management have direct impact on groundwater; there are visible outcomes.

"Our study has shown when the catchment has native species of vegetation, water is available through-



out the year. We have 193 lakes in the city. If we desilt these and manage the catchment areas, groundwater level will increase. Sarakki Lake in South Bengaluru is a case in point.

The lake was restored two years ago; residents will testify the groundwater level in the area shot up by 150 feet within a year," added Dr Ramachandra.



HEALTH TIP: A study has found that fenugreek seeds improve sperm health and boost libido



Eat your greens. Scientists claim eating leafy veg reduces the risk of glaucoma by a third.



BEST OF DR MAHINDER WATSA

The finest responses of Dr Watsa are being republished in this column as a tribute to him.

1 I am a 32-year-old and I suffer from diabetes which is under control. I have been masturbating for a few years. Lately, I have been experiencing a burning sensation in my penis and also had a red rash in the area. What should I do?

Ideally, you should visit your doctor. For the time being, you may try Surfaz-SN cream. Apply it twice a day.

2 I am the mother of a 17-year-old girl. A few days ago, my daughter went out with her friends and was supposed to be staying at her friend's home. I knew they had gone to a club, but when I did not hear from her, I called her friend's parent to find out where she was. Then, I found out that she was with her boyfriend. This was at about four in the morning. I did not know she even had a boyfriend. I am wondering if there is more to this. How do I find out?

Obviously, you have not developed a close relationship with her and therefore, she has not confided in you. Convince her that you are not going to be dictatorial and that you are going to be a mother who cares. Your daughter is nearly 18 and as an adult, she can take her own decisions. You will have to be patient and perhaps, even learn to bear a few shocks.

3 I am a 23-year-old woman and I've been using a carrot to penetrate myself. Recently, the carrot broke during the act. It wasn't painful, but I want to know if it is a safe option and what are the alternatives. Pick a stronger carrot. Go for the real thing. Get married, if you must.

4 Can kissing the breasts or performing oral sex lead to an STD? No harm, if you have a trusted partner.

**MEET THE
SEXPERTS**

Use this QR code to send your questions to us



TIES THAT UNBIND

Here's the psychology of a romantic relationship that expands the self

It's common to want to become a better version of yourself. Much like the desires to eat, drink and avoid harm, human beings also experience a fundamental need to learn, grow and improve - what psychologists call self-expansion.

Consider your favourite activities. Things like reading a book, spending time in nature, volunteering with a new organisation, taking a class, traveling, trying a new restaurant, exercising or watching a documentary all broaden the self. Those experiences add new knowledge, skills, perspectives and identities. When who you are as a person expands, you enhance your competence and capabilities and increase your ability to meet new challenges and accomplish new goals.

Of course, you can achieve self-expansion on your own by trying new and interesting activities (like playing Wordle), learning new things (like advancing through a language app) or working on a skill (like practising meditation). Research confirms that these kinds of activities help individuals expand themselves, which encourages them to put forth more effort on subsequent challenging tasks.

Interestingly, romantic relationships can also be a key source of growth for people. As a relationship scientist for over 20 years, I've studied the effects all kinds of romantic relationships can have on the self. Today's modern couples hold high expectations for a partner's role in one's own self-development.

Growing in your relationship

Falling in love feels good, and spending time with a romantic partner is enjoyable, but love's benefits run even deeper. People tend to value partners who help them become a better version of themselves.

One way to optimise self-growth in your relationship is by sharing in your partner's unique

interests and skills. When "me" becomes "we," partners blend their self-concepts and include the other in the self. That merging encourages partners to take on each other's characteristics, quirks, interests and abilities to some extent. Romantic partners inevitably have different life experiences, knowledge bases, perspectives and skills. Each area is an opportunity for growth.

For example, if your partner has a better sense of humor than you do, over time, yours will likely improve. If they have an eye for interior design, your ability to put together a room will evolve. A partner's differing views on climate change, politics or religion will grant you new perspectives and a deeper understanding of those topics. Your relationship helps you become a better person.

This isn't to say that individuals should try to completely merge, running the risk of losing themselves. Rather, each person can maintain their own identity while augmenting it with desirable elements from their partner.

Relationship consequences of more or less

Relationship consequences of more or less

The science makes it abundantly clear that couples with more self-expansion are better relationships. Specifically, people who report more self-expansion in their relationship also report more passionate love, relationship satisfaction and commitment. It's also associated with more physical affection, greater sexual desire, less conflict and couples being happier with their sex life.

Because self-expansion is so critical, when expanding relationships end, participants describe feeling like they have lost a part of themselves. Importantly, when less-expanding relationships

Romantic partners inevitably have different life experiences, knowledge bases, perspectives and skills. Each area is an opportunity for self-growth while in a relationship

break up, individuals experience positive emotions and growth.

When a relationship provides insufficient expansion, it can feel like it's stuck in a rut. That stagnant malaise has consequences. Research

finds that married couples who at one point indicated more boredom in their current relationship also reported less marital satisfaction nine years later. Insufficient relationship self-expansion also encourages people to have more of a wandering eye and pay more attention to alternative partners, increases susceptibility to cheating on one's partner, lowers sexual desire and comes with a greater likelihood of breakup.

How does your relationship measure up?

Maybe you're now wondering how your own relationship is doing on this front. To provide some insight, I created the Sustainable Marriage Quiz. On a scale from 1 to 7, with 1 being "very little" and 7 being "very much," answer these questions:

- How much does being with your partner result in you having new experiences?
- When you are with your partner, do you feel a greater awareness of things because of them?
- How much does your partner increase your ability to accomplish new things?
- How much does your partner help to expand your sense of the kind of person you are?
- How much do you see your partner as a way to expand your own capabilities?
- How much do your partner's strengths as a person (skills, abilities, etc.) compensate for some of your own weaknesses as a person?
- How much do you feel that you

have a larger perspective on things because of your partner?

- How much has being with your partner resulted in your learning new things?
- How much has knowing your partner made you a better person?
- How much does your partner increase your knowledge?

Before adding up your score, know that these categories are generalisations. They suggest where your relationship may need attention, but also where it's already strong. Relationships are complicated, so you should see your score for what it is: one small piece of the puzzle about what makes your relationship work.

60 and above - Highly Expansive. Your relationship provides lots of new experiences and helps you reach new goals. As a result, you likely have a more fulfilling and sustainable relationship.

45 to 60 - Moderately Expanding. Your relationship has produced some new experiences and additions to your self-concept, but you have some room for improvement.

Below 45 - Low Expansion. Currently your relationship isn't creating many opportunities to increase your knowledge or enhance you. Consequently you likely aren't improving yourself as much as you could. Consider making an effort to seek out more new and interesting experiences with your partner. You may even rethink if this is the right partner for you.

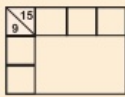
What makes a relationship great? While there are many factors to consider, one area deserves more attention: how much it helps you grow. A relationship that fosters self-expansion will make you want to be a better person, help you increase your knowledge, build your skills, enhance your capabilities and broaden your perspectives.

— Gary W. Lewandowski Jr.
for The Conversation via AP

$$(27)^{1/3} + (125)^{1/5} + (64)^{1/4} = (P \sqrt{P})^{1/2} = P$$

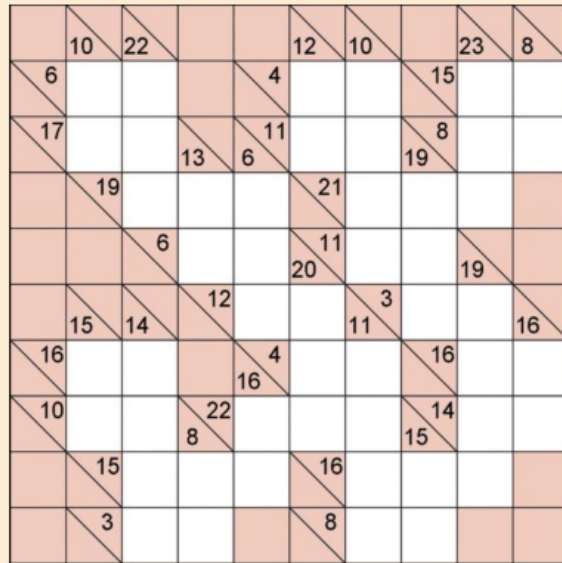
Kakuro

The numbers in the grey squares refer to the sums of the digits that you must fill into the empty spaces directly below or to the right of the grey square containing the number. For instance, in the given example, the 3 boxes horizontally next to 15 must contain 3 digits that add up to 15, whereas

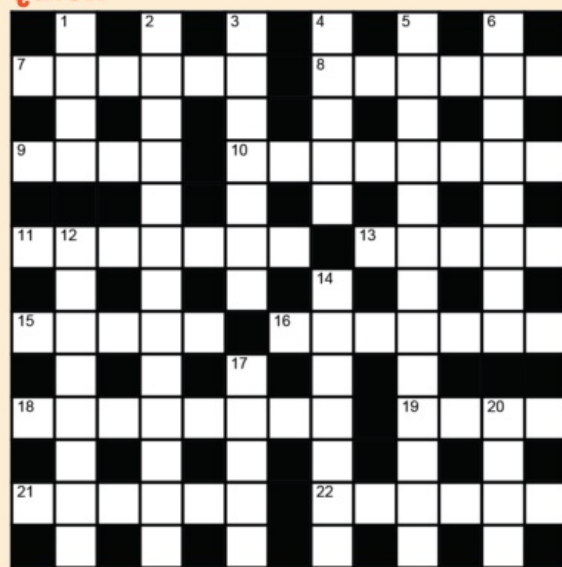


for 9, it is the 2 boxes placed vertically under it that must add up to 9. No zeros are used here, only the digits 1 through 9.

Note: A digit cannot appear more than once in any particular digit combination. For instance, in the example, we cannot have the combination of 4+7+4 for 15.



Quick



ACROSS

- 7 Sharpening (6)
- 8 Hardened (6)
- 9 Boast (4)
- 10 Birth to death (4,4)
- 11 Under (7)
- 13 Salt water (5)
- 15 Scottish musician (5)
- 16 Overshadow (7)
- 18 Bust in business (8)
- 19 Unit of heredity (4)
- 21 Number of districts in our state (6)
- 22 Canny (6)

DOWN

- 1 Opposite of sweet (4)
- 2 Buses without a top deck (6-7)
- 3 Nimbleness (7)
- 4 Slight quarrels (5)
- 5 Fielder who misses catches (13)
- 6 Small mouselike rodents (8)
- 12 Tomb inscriptions (8)
- 14 Euphoria (7)
- 17 Hindu sun-god (5)
- 20 Information on events (4)

Quoteuncode

This puzzle is a substitution cipher in which one letter stands for another. If you think that Q equals C, it will equal C throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is by trial and error.

Today's CLUE: A EQUALS S
 BITOT'A LK WSCMCLN AXUUTAA
 FCBKXB UKPPCBPTLB.



Linemaro

I didn't know that angels could fly so low!



Mindchow

No man is rich enough to buy back his past



Joke of the day

Experience is simply the name we give our mistakes

Loop

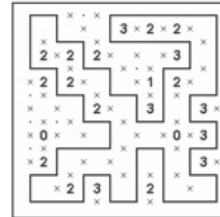
Rules

» Connect adjacent dots with vertical or horizontal lines, creating a single loop (Fig A). » Crossovers or branches are not allowed (As shown by dotted lines in Fig B). » Numbers in the puzzle indicate the number of lines that should surround it, while empty cells may be surrounded by any number of lines. » You can't draw lines around zeros. » Each puzzle has just one unique solution.

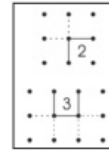
How to begin:

Example (Fig A) - Begin with the zero next to 3. Since no lines can be drawn around zero, mark crosses around it, as shown. Now there is a cross in one space around 3. So we know the three lines of 3 can only be drawn in the remaining three spaces. Next, these lines can only be extended in one direction each. Continue, using the same logic.

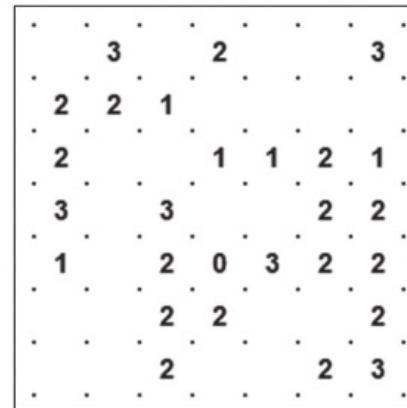
Hints: Keep eliminating possibilities by marking crosses in spaces between dots where a line isn't possible, i.e., if you have already completed required lines or where a line extension may create a branch or cause a dead-end (Fig B)



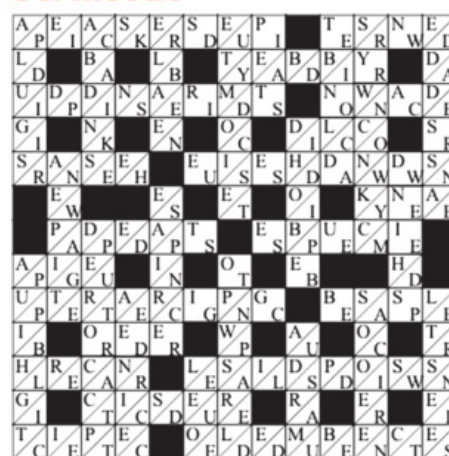
(Fig A)



(Fig B)
Not Allowed



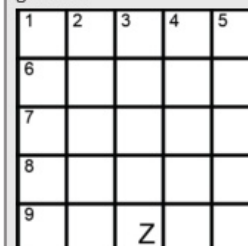
Strikeout



This crossword has no clues and the answer is there waiting for you. All you have to do is find it in each square. You have a choice of two letters, one of which you must strike out. If you choose correctly, you will be left with a grid that contains real words.

Fast five

How long do you think it will take you to unscramble the ten words shown below and fit them correctly into the grid in the order given one letter has already been entered to get you started? on your marks, get set...



ACROSS

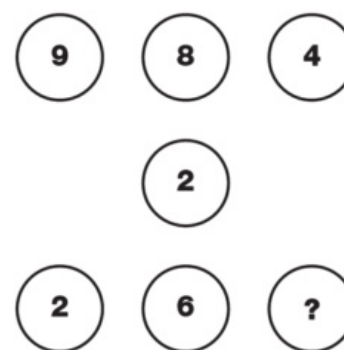
- 1 Led at; 6 Maleo;
- 7 I punt; 8 Raita;
- 9 Zed or

DOWN

- 1 Lidar; 2 Amino;
- 3 Zap to; 4 Lu Tee;
- 5 Rated

Mensapuzzle

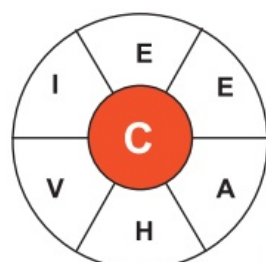
What is missing from the last circle?



Bull's eye

How many words of four or more letters can you make from the letters shown? Every word must contain the central letter. There should be one seven-letter word. British English Dictionary is used as a reference.

04 Average; 05 Good; 06 Outstanding



SudokuChallenge



To solve a Sudoku puzzle, every digit from one to nine must appear in each of the nine vertical columns, in each of the nine horizontal rows and in each of the nine boxes.

Gofigure

Place the four numbers in the first, third, fifth, and seventh boxes and whatever operators you care to use in the second, fourth, and sixth boxes in the correct order to get the answer. Use the numbers only once.



Easy

□ □ □ □ □ □ □ □ = 11

2 5 5 9

Medium

□ □ □ □ □ □ □ □ = 7

3 3 5 6

Hard

□ □ □ □ □ □ □ □ = 7

1 5 9 3

Hocusfocus



Find at least six differences in details between panels.



Differences: 1. Sled is longer. 2. Roof is smaller. 3. Arm is moved. 4. Puddle is longer. 5. Boot is different. 6. Window is different.

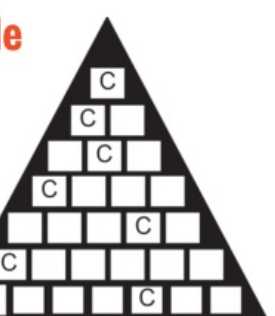
Riddler

Though not a kite, it needs a wind. Pull on its arm, it does not mind. Upon large rocks it likes to sup, But every time it throws them up. What is it?

Alpha triangle

- 1 Third letter
- 2 Common Era, abbr.
- 3 Flying expert
- 4 Walking aid
- 5 Song's partner
- 6 Slender taper
- 7 Bounced off

Beginning at the top move towards the bottom seven-letter word by adding a letter at each step and rearranging. A correct and different word must be made



at each step answering to the clue given.

COMICS

Redeye by Mel Casson



Bizarrotrip



Diamond Lil



Hart of the city



Crankshaft



Mutts



WHAT YOUR STARS SAY TODAY

Aries Mar 21 - Apr 20

Today, you may be able to control your expenditure on worthless things which may increase your financial health. You may be more creative today; you may use your creativity to decorate your office or home which may enhance your social status. Lovebirds are likely to get some support from their family members to maintain their relationship status. Students may hear good news in terms of academics.



Leo Jul 24 - Aug 23

Today, you may be busy at work; your wisdom may help you to take the right decision which may increase your business. You are likely to get a big order which may expand your work. You may utilise your creativity to renovate your home or office which may improve your social status. You may invest in some creative asset also.



Sagittarius Nov 23 - Dec 22

Today, a positive moon may make you happy. You may use your patience at work. Your performance may be good in the job; you may get some incentives in terms of rewards. Health-related issues of family members will be resolved now. Job aspirants are likely to get good job. Lovebirds may enjoy their quality time.



Taurus Apr 21 - May 20

Today, you will be blessed by the moon which may give you peace of mind. Externally, you may face some work-related stress but your inner sense may be calm and cool which may help you to balance everything. You may enjoy every moment in work and domestic life. Some new sources of income may open which may help you to boost your savings.



Virgo Aug 24 - Sep 23

Today situations are under control; you may be able to come out from the past day's messy situation. You may work with patience which may reflect in your way of working. You may plan for an outing; students may focus well towards their goals. Singles may find their love with the help of friends or relatives.



Capricorn Dec 23 - Jan 20

Today, you may help the needy. It may increase your reputation in the society. You might implement the innovation in your work which may increase your business. Positive result may make you happy. Lovebirds may plan for outing or some adventure tour.



Gemini May 21 - Jun 21

You may feel dull today. You may face some old health issues. You are likely to be a victim of fatigue which might make you arrogant. Your arrogance may affect your domestic harmony. Your profits may convert into losses. You are advised to think twice before doing any type of financial transaction.



Libra Sep 24 - Oct 22

Today you may feel unhappy. You may be impatient; you may be victim of mood swings which may reflect in your domestic life harmony. You are advised to avoid arrogance at work otherwise you may create hidden enemies around you. You are advised to avoid rash driving.



Aquarius Jan 21 - Feb 19

Today, you may be dissatisfied; you may have some sort of detachment for your responsibilities which may make you confused. You may plan hypothetically for your projects. You are advised to be practical in your work to complete it on time. You may also take care of your parents. It is advised to postpone migrating somewhere for some days. You should also wait for a while before acting.



Cancer Jun 22 - July 23

Today, you may feel inner strength. Your losses may convert into profit, which may increase your business growth and liquidity. With the help of your subordinates, you may be able to take some difficult decisions in business. Your performance at work may be praised by your seniors. You may also expect to get incentives which may increase savings.



Scorpio Oct 23 - Nov 22

Today you may be happy. You may spread happiness around you; you may feel harmony in personal life; you may enjoy some romantic moments with the spouse. Your family may support you to take some important decisions; you may also take some important decisions on the professional front. You may expect some new ventures or partnerships in the business.



Pisces Feb 20 - Mar 20

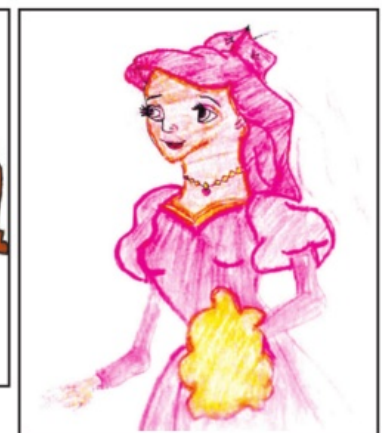
Today, you may be enthusiastic; you may be more focused which may speed up your postponed projects. Your siblings may help you to start some new project, which may give you profits in the near future. You may expect some short trips related to your family issues. Job seekers may hear good news in terms of a new job.



KIDZONE



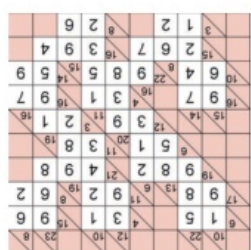
A Akhil, 12 Years, Baldwin Boy's School



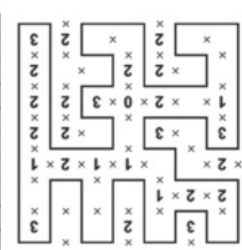
Pavithra B, 11 Years, Venkat International Public School

Kidzone, Bangalore Mirror, No.4, KSCCF Compound, Pampa Maha Kavi Road, Chamrajpet, Bengaluru 560 018; Please send hard copies of your artwork in A4 size only.

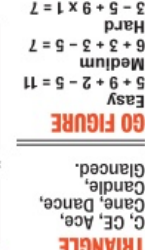
SOLUTIONS



KAKURO



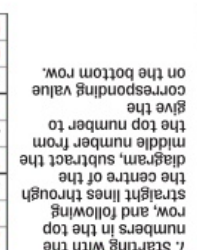
LOOP



ALPHA



SUDOKU



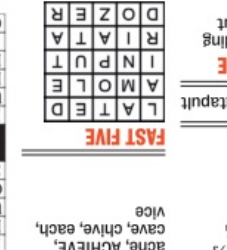
MENSA PUZZLE



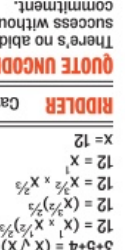
QUICK



STRIKE OUT



BULL'S EYE



RIDDLE



A second knot? Probably NOT

These celebs do not want to get married again

The season of love is upon us and as Tinseltown gets ready to take the wedding vows, here's a list of a few divorced stars who said they will not be heading down the aisle again. Whether it was a bitter divorce experience or simply not finding the right one, here's why these stars don't have marriage on their mind.

Hrithik Roshan

Hrithik Roshan remains one of the most eligible bachelors in Bollywood after his divorce from interior designer Sussanne Khan. But with the hunk stepping back into the dating pool, one wonders if he will take the plunge with new lady love Saba Azad. Surprisingly, not too long ago the actor was asked about the possibility of marrying again. Hrithik told Filmfare, "Today I cannot think of remarriage. I feel satiated, I feel content."

Kriss Jenner

After two failed marriages, Kriss Jenner said she doesn't feel the need to walk down an aisle again. While she has been in a steady relationship with boyfriend Corey Gamble, she said in the Divorce Sucks! Podcast, "I'm looking forward to my future and I just don't think that I want to go there."

The businesswoman and reality TV star has been married and divorced twice: first to the late Robert Kardashian Sr. from 1978 to 1991, and then to Caitlyn Jenner from 1991 to 2014.

Sandra Bullock

Hollywood sweetheart Sandra Bullock surprised all when she said last December that a second marriage was not on the cards. The actress saw her 7-year-long relationship with Jesse James end in divorce after he admitted to cheating on her. Revealing why she won't take the plunge again with partner Bryan Randall, she said "I don't need a paper to be a devoted partner and devoted mother."

Karisma Kapoor

It's been years since Bollywood actress Karisma Kapoor parted ways with her businessman Sanjay Kapur. While Sanjay went on to remarry and start a new family, Karisma has been

liked-up several times, but never went public. Although Karisma has never spoken about her plans to get hitched again, sister, Kareena Kapoor Khan once told the paps that "Lolo will never remarry."

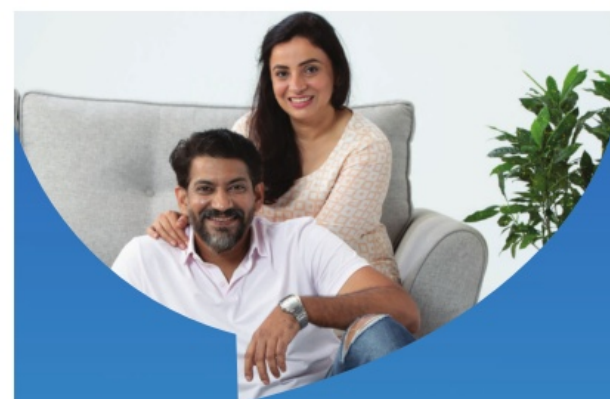
Randhir Kapoor

Randhir Kapoor, who has long been separated from wife Babita, revealed in an interview why they didn't officially divorce and it has something to do about their thoughts on marrying again. In an interview with Hindustan Times, Randhir said, "Divorce for what? Why should we head for divorce? I don't intend to get married again, and nor does she." The two had a love marriage in 1971 but went their separate ways in 1988.

Khalid Siddiqui

Actor Khalid Siddiqui, who is a single father to a son and daughter, resolved not to marry again. Khalid and his wife got divorced in 2013 and for the last eight years, the actor has been spending a lot of quality time with his kids. When asked why he isn't looking for a new woman in his life, he told ETimes, "A second marriage is not an option for me. My marriage was good, till it lasted. I have always believed that a relationship is for keeps. In my case, unfortunately, it didn't work out. My belief is that when my kids are growing up, I don't want to bring a fourth person to upset our happy lives."

—ETimes



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Teaser of Power Star's 'James' is a web sensation



Audiences have given a hearty thumbs up to the teaser of the Kannada movie 'James', the most anticipated last movie of the late Kannada film superstar Puneeth Rajkumar.

The action teaser of 'James' has lived up to expectations of the diehard fans of Puneeth Rajkumar. All those who have watched the teaser love the action-packed sequences featuring their favourite late actor, whose image has become even more larger-than-life after his untimely demise.

Within a few hours of its

release, the 1.28-minute teaser garnered more than 3 million views. Puneeth had completed shooting for his part before he passed away. The dubbing has been done by Puneeth's brother, senior actor Shivarajkumar.

The movie, directed by Chetan Kumar, has Priya Anand playing the female lead opposite Puneeth. Its music has been scored by Charan Raj and the movie is scheduled to be released on March 17, the birth anniversary of the late superstar.

—IANS

Would-be mum-in-law digs saree look

Alia Bhatt has a noteworthy approach towards fashion. Having said that, sarees have recently found a special spot in her closet. With the promotions of her next film 'Gangubai Kathiawadi', the actress has been dishing out major saree looks.

Alia shared a bundle of pictures, donning an embellished white featuring yellow

flowers, and a golden brown border.

Minimalistic makeup, and a pair of chunky silver earrings tied her whole look together. She truly looked like a vision to behold.

While fans and well wishers have dropped in heartfelt wishes for the actors, her boyfriend Ranbir Kapoor's mom Neetu Kapoor also acknowledged the post by dropping in 'Beautiful' in the comment section."

